

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GERALD W. DOUBT
ANGELA M. DOUBT
Debtor(s)

Case No. 18-20049GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2018, and was converted to chapter 13 on 08/31/2018.
- 2) The plan was confirmed on 10/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/01/2019, 07/21/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/28/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,420.71.
- 10) Amount of unsecured claims discharged without full payment: \$36,834.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$101,240.50
Less amount refunded to debtor	\$1,275.85

NET RECEIPTS: **\$99,964.65**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,860.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,686.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,546.91**

Attorney fees paid and disclosed by debtor: \$1,400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Unsecured	0.00	1,189.26	1,189.26	654.09	0.00
ALLY BANK(*)	Secured	9,735.00	5,891.42	5,891.42	5,891.42	343.14
ALLY BANK(*)	Secured	17,238.00	14,025.00	14,025.00	14,025.00	1,576.41
BUTLER MEMORIAL HOSPITAL	Unsecured	746.10	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	224.00	365.79	365.79	201.18	0.00
CAPITAL ONE**	Unsecured	1,246.67	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	2,215.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	2,987.68	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	321.35	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	2,191.17	NA	NA	0.00	0.00
CHASE(*)	Unsecured	2,411.94	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	139.89	139.89	76.94	0.00
DISCOVER BANK(*)	Unsecured	4,359.45	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,359.45	4,744.91	4,744.91	2,609.70	0.00
FIRST SAVINGS CREDIT	Unsecured	632.58	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	80,095.00	81,565.29	0.00	37,794.82	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	4,941.63	4,941.63	4,941.63	0.00
HSBC CARD SERVICES++	Unsecured	5,098.00	NA	NA	0.00	0.00
NORDSTROMS	Unsecured	1,782.35	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	2,012.37	NA	NA	0.00	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Unsecured	NA	414.28	414.28	227.85	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	5,007.20	0.00
PREMIER PLASTIC SURGERY AND DI	Unsecured	793.25	NA	NA	0.00	0.00
REZK MEDICAL	Unsecured	92.99	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	700.00	798.44	798.44	439.14	0.00
SYNCHRONY BANK	Unsecured	278.89	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	880.12	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	2,618.00	2,618.00	2,618.00	1,439.90	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	278.89	315.89	315.89	173.74	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	720.08	720.08	720.08	396.04	0.00
THE SURGERY CENTER AT BENBROC	Unsecured	293.05	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRANSWORLD SYSTEMS	Unsecured	94.59	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	94.59	NA	NA	0.00	0.00
UPMC	Unsecured	749.21	NA	NA	0.00	0.00
UPMC	Unsecured	2,350.54	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION/MC	Unsecured	22,786.60	22,690.88	22,690.88	12,479.98	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	253.74	253.74	139.56	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$37,794.82	\$0.00
Mortgage Arrearage	\$4,941.63	\$4,941.63	\$0.00
Debt Secured by Vehicle	\$19,916.42	\$19,916.42	\$1,919.55
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,858.05	\$62,652.87	\$1,919.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$5,007.20	\$0.00
TOTAL PRIORITY:	\$0.00	\$5,007.20	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,251.16	\$18,838.12	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$11,546.91</u>
Disbursements to Creditors	<u>\$88,417.74</u>
TOTAL DISBURSEMENTS :	<u>\$99,964.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.